

Amendments to the Claims:

Please amend Claims 11 and 15 as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application.

1. – 10. (Canceled).

11. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

providing a computational system interfaced with the Internet, the computational system including a computer processor, a database, and a server that connects the computational system with the Internet;

~~storing in~~ establishing a stored value account of a ~~sender electronic funds that are available for transfer to a recipient~~ user, the stored value account identifying an electronic funds level previously credited to the account by the user and information defining the stored value account being stored within the database;

receiving a request from the user over the Internet at ~~a the server computer~~ to transfer at least some of the funds in the stored value account to a recipient, the request being received in response to and substantially contemporaneous with consummation of a transaction between the sender and recipient;

sending the requested funds to the recipient; and
debiting the stored value account.

12. (Previously Presented) A method as in claim 11, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

13. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the sender confirming the sending of the funds.

14. (Previously Presented) A method as in claim 11, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

15. (Currently Amended) A method for transferring funds using the Internet, the method comprising:

providing a computational system interfaced with the Internet, the computational unit including a computer processor, a database, and a server that connects the computational system with the Internet;

establishing a stored value account of a user, the stored value account identifying an electronic funds level of the account and information defining the stored value account being stored within the database;

receiving a request from ~~a sender~~ the user at ~~a the server computer~~ to increase the electronic funds level of the stored value account ~~transfer funds to a recipient~~, wherein the request includes information on a payment instrument to be used to ~~pay the funds to the recipient~~ increase the electronic funds level;

from the server ~~computer~~, sending an authorization request to charge the payment instrument;

receiving at the server ~~computer~~ an authorization to charge the payment instrument;

increasing the electronic funds level of the stored value account in accordance with the authorization;

receiving a request from the user to transfer some of the funds in the stored value account to a recipient; and

providing the requested funds to the recipient.

16. (Previously Presented) A method as in claim 15, further comprising generating a money order in the name of the recipient, and wherein the requested funds are sent by sending the money order.

17. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the sender confirming the sending of the funds.

18. (Previously Presented) A method as in claim 15, further comprising sending an e-mail to the recipient to apprise the recipient of the funds.

19. (Previously Presented) A method as in claim 11, wherein the recipient is a merchant.

20. (Previously Presented) A method as in claim 15, wherein the recipient is a merchant.

21. (Previously Presented) A method as in claim 15, wherein the payment instrument is a credit card.